# GOVERNMENTAL RESEARCH COUNCIL

## OF SAN MATEO COUNTY

### PRIMARY BAY AREA TAX RATES

### BY VALUATION LEVELS

#### Counties of:

Alameda
Contra Costa
San Francisco
Santa Clara
San Mateo

1941 O'Farrell Street
San Mateo, California

# GOVERNMENTAL RESEARCH COUNCIL
## of San Mateo County

## PRIMARY BAY AREA TAX RATES BY VALUATION LEVELS

In March, 1965, the Council published an analysis of the "true" tax rate structure for the eighteen city areas in San Mateo County. The study illustrated rates for the cities, schools, special districts and the County as adjusted by the county-wide assessment/market value level of 19.2% as officially declared for this county by the State Board of Equalization.

The so-called true tax rate concept as applied by Governmental Research Council was inspired by a study, "Property Taxation as an Adjunct of Urban Planning", 1964, by Wayne W. Swan, University of California. In essence, this concept was stated as follows:

> "The tax rate is the dollar amount of property tax levied per one hundred dollars of total assessed valuation. The true tax rate is then the nominal tax rate times the assessment ratio. For example, if the assessment ratio is 25% and the nominal tax rate is $9.60, the true tax rate is $2.40. The property tax levy in this instance amounts to 2.4% of the full cash value of the property."

## An Extension - Comparisons with Other Areas

The Council again points out that the true rate is usable only as a rough guide for any specific area in this county or elsewhere. A compilation of true rate conversions in the counties of Contra Costa, Alameda, San Francisco and Santa Clara, however, does show a generally favorable position for San Mateo County.

Among the sixty cities in these five major counties, these characteristics of the local tax structure are revealed:

a. San Mateo County has the lowest County tax rate. (actually second from lowest in the State)

b. The special district rate structure is favorable when considered in total for each city with twelve areas occupying positions among the lowest twenty.

c. The cities match the special districts with twelve among the low twenty positions.

d. The least favorable are the schools where eight school rates (consolidated elementary, high and junior college) occupy positions among the low twenty positions.

## The Timing and Meaning of These Studies

It has been announced that San Mateo County property assessments will be sharply increased this year by 25-30%. This program is aimed at "lifting" the assessment/market ratio in this county from 19.2% to close to 25%. At this point it should be noted again that even with the current ratio, local tax rates, except for schools, have been most favorably low, thus providing the generally good "tax climate" in this county.

This collection of converted true tax rates in the other counties, plus the overall rating sheet, does show a generally favorable status of this county. A similar compilation will again be made later in the year to indicate how local agencies reacted to the higher values accomplished by the reassessment program.
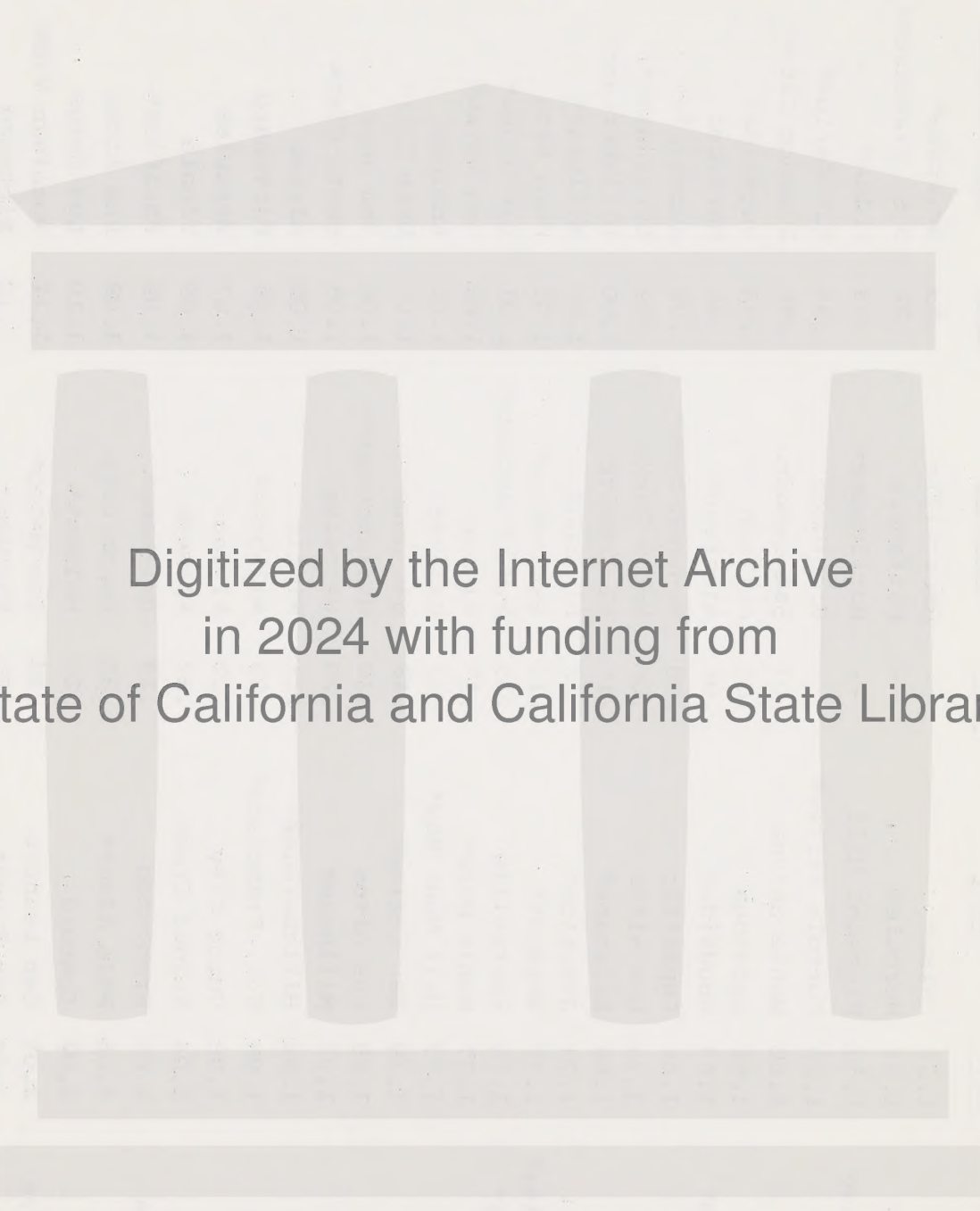
It is the sincere hope of the Council that local school boards, city councils and the boards of the County and the special districts will, to the greatest extent possible, direct the benefits of this increased valuation toward the taxpayers through reduced property tax rates.

It is recognized that the schools have a different problem than the other agencies in that some state funds will be reduced and some repayments increased because of the added wealth. However, unusual new and higher local expenditure levels or additions to reserves clearly are out of order in this situation.

April 23, 1965

# "TRUE" LOCAL TAX RATE RANKING - CITIES IN THE BAY AREA
## COUNTIES(1) OF ALAMEDA, CONTRA COSTA, SAN MATEO AND SANTA CLARA

| Rank | Total | "True" Rate | City | "True" Rate | Schools | "True" Rate | Spec. Dists. | "True" Rate |
|------|-------|-------------|------|-------------|---------|-------------|--------------|-------------|
| 1 | Emeryville | 1.37 | Colma* | -- | Emeryville | .53 | Brisbane* | .01 |
| 2 | Brisbane* | 1.53 | Hercules | -- | Pittsburg | .92 | S.S. Francisco* | .01 |
| 3 | S.S. Francisco | 1.54 | Pleasant Hill | -- | Burlingame* | .93 | Colma* | .02 |
| 4 | San Carlos* | 1.56 | Portola Valley* | -- | Brentwood | .95 | San Carlos* | .03 |
| 5 | Burlingame* | 1.60 | Monte Serena | .03 | San Leandro | .96 | Redwood City* | .04 |
| 6 | Colma* | 1.62 | Saratoga | .03 | Antioch | .98 | Woodside* | .04 |
| 7 | Hillsborough* | 1.63 | Woodside* | .05 | Atherton* | .98 | Martinez | .06 |
| 8 | Millbrae* | 1.66 | Cupertino | .06 | Redwood City* | .98 | Sunnyvale | .06 |
| 9 | Menlo Park* | 1.68 | Los Altos Hills | .06 | Menlo Park* | .99 | Burlingame* | .07 |
| 10 | Hercules | 1.69 | Brisbane* | .10 | El Cerrito | 1.00 | Hillsborough* | .07 |
| 11 | Woodside* | 1.71 | Atherton* | .12 | Richmond | 1.00 | Millbrae* | .07 |
| 12 | Portola Valley* | 1.72 | Belmont* | .13 | San Carlos* | 1.01 | Palo Alto | .07 |
| 13 | Redwood City* | 1.74 | Emeryville | .15 | S.S. Francisco* | 1.01 | San Bruno* | .07 |
| 14 | Atherton* | 1.77 | Menlo Park* | .17 | Albany | 1.02 | San Mateo* | .07 |
| 15 | San Mateo* | 1.77 | Half Moon Bay* | .18 | Oakland | 1.02 | Antioch | .08 |
| 16 | Belmont* | 1.79 | San Carlos* | .18 | San Jose | 1.03 | Daly City* | .08 |
| 17 | San Bruno* | 1.88 | Los Altos | .20 | Hillsborough* | 1.04 | San Jose | .08 |
| 18 | San Leandro | 1.93 | Millbrae* | .20 | Hercules | 1.05 | Santa Clara | .08 |
| 19- | Daly City* | 1.94 | Hillsborough* | .21 | Pinole | 1.05 | Alviso | .09 |
| 20 | Alviso | 1.98 | S.S. Francisco* | .22 | Millbrae* | 1.06 | Pittsburg | .09 |
| 21 | San Jose | 1.98 | Union City | .22 | Alviso | 1.07 | Hercules | .10 |
| 22 | Pinole | 2.04 | Walnut Creek | .22 | Alameda | 1.09 | Pinole | .10 |
| 23 | Monte Serena | 2.05 | Brentwood | .23 | Brisbane* | 1.09 | Pacifica* | .11 |
| 24 | Saratoga | 2.05 | Palo Alto** | .23 | Union City | 1.09 | Los Altos | .12 |
| 25 | El Cerrito | 2.07 | Concord | .24 | Belmont* | 1.10 | Los Gatos | .12 |
| 26 | Mountain View | 2.07 | San Leandro | .24 | San Mateo* | 1.11 | Mountain View | .12 |
| 27 | Albany | 2.08 | San Bruno* | .25 | Piedmont | 1.12 | Richmond | .13 |
| 28 | Cupertino | 2.08 | Fremont | .27 | Berkeley | 1.13 | Milpitas | .14 |
| 29 | Santa Clara | 2.08 | San Pablo | .28 | Fremont | 1.15 | Alameda | .15 |
| 30 | Los Altos Hills | 2.09 | Daly City* | .29 | Martinez | 1.15 | Albany | .15 |
| 31 | Brentwood | 2.10 | Newark | .29 | Morgan Hill | 1.15 | Berkeley | .15 |

| Rank | Total | "True" Rate | City | "True" Rate | Schools | "True" Rate | Spec. Dists. | "True" Rate |
|------|-------|-------------|------|-------------|---------|-------------|--------------|-------------|
| 32 | Los Altos | 2.10 | Pleasanton | .29 | Newark | 1.15 | Campbell | .15 |
| 33 | Antioch | 2.11 | San Mateo* ** | .29 | Pleasanton | 1.15 | Piedmont | .15 |
| 34 | Pacifica* | 2.12 | Burlingame* | .30 | Mountain View | 1.17 | Cupertino | .17 |
| 35 | Pleasanton | 2.13 | Los Gatos | .30 | Santa Clara | 1.17 | Morgan Hill | .17 |
| 36 | Pittsburg | 2.14 | Campbell | .31 | Portola Valley* | 1.18 | El Cerrito | .19 |
| 37 | Half Moon Bay* | 2.15 | Alviso | .32 | San Pablo | 1.19 | Emeryville | .21 |
| 38 | Los Gatos | 2.16 | Milpitas | .32 | Half Moon Bay* | 1.21 | Monte Serena | .21 |
| 39 | Palo Alto | 2.17 | Sunnyvale | .32 | Livermore | 1.22 | Oakland | .21 |
| 40 | Richmond | 2.17 | El Cerrito | .33 | Hayward | 1.24 | Pleasanton | .21 |
| 41 | Morgan Hill | 2.18 | Gilroy | .33 | Gilroy | 1.26 | Portola Valley* | .21 |
| 42 | Sunnyvale | 2.18 | Hayward | .33 | San Bruno* | 1.26 | Saratoga | .21 |
| 43 | Union City | 2.22 | Mountain View | .33 | Colma* | 1.27 | Belmont* | .22 |
| 44 | Milpitas | 2.23 | Pinole** | .35 | Daly City* | 1.27 | Menlo Park* | .22 |
| 45 | Fremont | 2.24 | Morgan Hill | .36 | Pacifica* | 1.27 | Los Altos Hills | .25 |
| 46 | Martinez | 2.24 | Santa Clara | .37 | Los Altos | 1.28 | San Leandro | .26 |
| 47 | Alameda | 2.25 | Livermore | .39 | Los Altos Hills | 1.28 | Livermore | .28 |
| 48 | Newark | 2.26 | Pacifica* | .40 | Los Gatos | 1.28 | Hayward | .31 |
| 49 | Campbell | 2.27 | Albany** | .42 | Milpitas | 1.28 | Atherton* | .32 |
| 50 | Berkeley | 2.35 | Redwood City* | .42 | Woodside* | 1.29 | Fremont | .34 |
| 51 | Hayward | 2.36 | San Jose | .42 | Concord | 1.30 | Newark | .34 |
| 52 | Livermore | 2.36 | Martinez | .49 | Pleasant Hill | 1.30 | Concord | .37 |
| 53 | San Pablo | 2.38 | Alameda** | .52 | Campbell | 1.31 | Brentwood | .38 |
| 54 | Oakland | 2.39 | Antioch | .52 | Monte Serena | 1.31 | San Pablo | .38 |
| 55 | Concord | 2.45 | Richmond** | .54 | Saratoga | 1.31 | Half Moon Bay* | .42 |
| 56 | Piedmont | 2.47 | Berkeley** | .58 | Sunnyvale | 1.34 | Union City | .42 |
| 57 | Gilroy | 2.50 | Pittsburg | .58 | Cupertino | 1.35 | Gilroy | .45 |
| 58 | Walnut Creek | 2.62 | Oakland | .68 | Walnut Creek | 1.37 | Walnut Creek | .47 |
| 59 | Pleasant Hill | 2.66 | Piedmont** | .72 | Palo Alto | 1.42 | Pleasant Hill | .82 |
| N/R | San Francisco*** | 2.04 | S.F. Cons/W Co. | (1.42) | San Francisco | .58 | San Francisco | .04 |

(1) Counties Governments rank:  San Mateo .30-.34, Santa Clara .46-.50, Alameda .48 and Contra Costa .50-.54
*Cities in San Mateo County.  **Cities perform own assessing services, conversion is on county basis.
***State Board of Equalization has declared a 22.1% assessment ratio for San Francisco:  city and county
   government combined in this listing.

# ALAMEDA COUNTY TAX RATES IN PRIMARY CODE AREAS
## ADJUSTED TO REFLECT "TRUE" TAX RATES AT ASSESSMENT LEVEL OF 21.7% (1)

| Cities in Alameda County | Total Tax Rate | | City | | Schools | | Spec. Dist. (2-3) | | County | | Less Than Full Application(2) | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Stated | True | Stated | True | Stated | True | Stated | True | Stated | True | Land Only | Land Imp. |
| Emeryville | 6.32 | 1.37 | .68 | .15 | 2.46 | .53 | .96 | .21 | 2.23 | .48 | | .25 |
| San Leandro | 8.91 | 1.93 | 1.11 | .24 | 4.40 | .96 | 1.18 | .26 | 2.23 | .48 | | .50 |
| Albany | 9.58 | 2.08 | 1.95(4) | .42 | 4.71 | 1.02 | .70 | .15 | 2.23 | .48 | | |
| Pleasanton | 9.83 | 2.13 | 1.32 | .29 | 5.31 | 1.15 | .97 | .21 | 2.23 | .48 | | .31 |
| Union City | 10.21 | 2.22 | 1.00 | .22 | 5.03 | 1.09 | 1.95 | .42 | 2.23 | .48 | | .50 |
| Fremont | 10.30 | 2.24 | 1.25 | .27 | 5.38 | 1.15 | 1.55 | .34 | 2.23 | .48 | | .50 |
| Alameda | 10.36 | 2.25 | 2.40(4) | .52 | 5.03 | 1.09 | .71 | .15 | 2.23 | .48 | | |
| Newark | 10.41 | 2.26 | 1.35 | .29 | 5.28 | 1.15 | 1.55 | .34 | 2.23 | .48 | | .50 |
| Berkeley | 10.82 | 2.35 | 2.67(4) | .58 | 5.21 | 1.13 | .71 | .15 | 2.23 | .48 | | |
| Hayward | 10.88 | 2.36 | 1.52 | .33 | 5.73 | 1.24 | 1.41 | .31 | 2.23 | .48 | | .50 |
| Livermore | 10.89 | 2.36 | 1.79 | .39 | 5.60 | 1.22 | 1.27 | .28 | 2.23 | .48 | | .31 |
| Oakland | 11.03 | 2.39 | 3.15 | .68 | 4.70 | 1.02 | .96 | .21 | 2.23 | .48 | | .25 |
| Piedmont | 11.38 | 2.47 | 3.30(4) | .72 | 5.15 | 1.12 | .71 | .15 | 2.23 | .48 | | |

(1) Assessment/market ratio as determined by State Board of Equalization.

(2) Land Only and Land & Improvement Only rates are included in special districts and total.

(3) In Alameda County, the added flood control rates are above the basic $.15 rate applied in all areas receiving service.

(4) Albany, Alameda, Berkeley and Piedmont perform own tax collecting. Piedmont, which also does its own assessing, has a stated tax rate of $2.75 on an assessment basis of 1.20-1 over County.

## CONTRA COSTA COUNTY TAX RATES IN PRIMARY CODE AREAS

### ADJUSTED TO REFLECT "TRUE" TAX RATES ON ASSESSMENT LEVEL OF 23.0% (1)

| Cities in Contra Costa Co. | Total Tax Rate Stated | Total Tax Rate True | City Stated | City True | Schools Stated | Schools True | Spec. Dist. (2) Stated | Spec. Dist. (2) True | County (5) Stated | County (5) True | Less Than Full Application(2) Land Only | Less Than Full Application(2) Land Imp. |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Hercules | 7.35 | 1.69 | --(3) | -- | 4.57 | 1.05 | .44 | .10 | 2.35 | .54 | | |
| Pinole | 8.85 | 2.04 | 1.50(4) | .35 | 4.57 | 1.05 | .44 | .10 | 2.35 | .54 | | |
| El Cerrito | 8.99 | 2.07 | 1.45 | .33 | 4.35 | 1.00 | .84 | .19 | 2.35 | .54 | | |
| Brentwood | 9.13 | 2.10 | 1.00 | .23 | 4.14 | .95 | 1.64 | .38 | 2.35 | .54 | | |
| Antioch | 9.17 | 2.11 | 2.25 | .52 | 4.24 | .98 | .34 | .08 | 2.35 | .54 | | |
| Pittsburg | 9.30 | 2.14 | 2.54 | .58 | 4.01 | .92 | .41 | .09 | 2.35 | .54 | | |
| Richmond | 9.44 | 2.17 | 2.33(4) | .54 | 4.35 | 1.00 | .57 | .13 | 2.19 | .50 | | |
| Martinez | 9.73 | 2.24 | 2.13 | .49 | 4.98 | 1.15 | .28 | .06 | 2.35 | .54 | | |
| San Pablo | 10.36 | 2.38 | 1.23 | .28 | 5.15 | 1.19 | 1.64 | .38 | 2.35 | .54 | | |
| Concord | 10.64 | 2.45 | 1.05 | .24 | 5.64 | 1.30 | 1.60 | .37 | 2.35 | .54 | | |
| Walnut Creek | 11.38 | 2.62 | .95 | .22 | 6.03 | 1.37 | 2.06 | .47 | 2.35 | .54 | | |
| Pleasant Hill | 11.55 | 2.66 | -- (3) | -- | 5.66 | 1.30 | 3.55 | .82 | 2.35 | .54 | | |

(1) Assessment/market ratio as determined by State Board of Equalization.

(2) Land Only and Land & Improvements rates are included in special districts and total.

(3) Hercules and Pleasant Hills have no city tax rate.

(4) Cities perform own assessing. Pinole has a stated rate of 1.00 on an assessment basis of 1.50-1 over County. Richmond has a stated rate of 2.16 on an assessment basis of 1.08 over County.

(5) Higher rate indicates that city is in County library system.

## SANTA CLARA COUNTY TAX RATES IN PRIMARY CODE AREAS
### ADJUSTED TO REFLECT "TRUE" TAX RATES AT ASSESSMENT LEVEL OF 24.5% (1)

| Cities in Santa Clara Co. | Total Tax Rate Stated | True | City Stated | True | Schools Stated | True | Spec. Dist. (2) Stated | True | County (4) Stated | True | Less Than Full Application(2) Land Only | Land Imp. |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Alviso | 8.06 | 1.98 | 1.30 | .32 | 4.36 | 1.07 | .36 | .09 | 2.05 | .50 | .05 | .05 |
| San Jose | 8.07 | 1.98 | 1.70 | .42 | 4.21 | 1.03 | .31 | .08 | 1.86 | .46 | | .05 |
| Monte Serena | 8.35 | 2.05 | .10 | .03 | 5.34 | 1.31 | .86 | .21 | 2.05 | .50 | | .28 |
| Saratoga | 8.35 | 2.05 | .10 | .03 | 5.34 | 1.31 | .86 | .21 | 2.05 | .50 | | .28 |
| Mountain View | 8.44 | 2.07 | 1.34 | .33 | 4.77 | 1.17 | .48 | .12 | 1.86 | .46 | | .12 |
| Cupertino | 8.48 | 2.08 | .26 | .06 | 5.49 | 1.35 | .68 | .17 | 2.05 | .50 | | .11 |
| Santa Clara | 8.49 | 2.08 | 1.52 | .37 | 4.77 | 1.17 | .34 | .08 | 1.86 | .46 | | .08 |
| Los Altos Hills | 8.54 | 2.09 | .25 | .06 | 5.23 | 1.28 | 1.01 | .25 | 2.05 | .50 | | .12 |
| Los Altos | 8.58 | 2.10 | .83 | .20 | 5.23 | 1.28 | .47 | .12 | 2.05 | .50 | | .12 |
| Los Gatos | 8.80 | 2.16 | 1.24 | .30 | 5.22 | 1.28 | .49 | .12 | 1.86 | .46 | | .23 |
| Palo Alto | 8.87 | 2.17 | .93(3) | .23 | 5.81 | 1.42 | .27 | .07 | 1.86 | .46 | | .12 |
| Morgan Hill | 8.88 | 2.18 | 1.45 | .36 | 4.70 | 1.15 | .69 | .17 | 2.05 | .50 | .48 | .05 |
| Sunnyvale | 8.91 | 2.18 | 1.32 | .32 | 5.47 | 1.34 | .26 | .06 | 1.86 | .46 | | .11 |
| Milpitas | 9.09 | 2.23 | 1.29 | .32 | 5.21 | 1.28 | .55 | .14 | 2.05 | .50 | | .07 |
| Campbell | 9.27 | 2.27 | 1.27 | .31 | 5.34 | 1.31 | .61 | .15 | 2.05 | .50 | | .28 |
| Gilroy | 10.19 | 2.50 | 1.35 | .33 | 5.16 | 1.26 | 1.82 | .45 | 1.86 | .46 | 1.59 | .05 |

(1) Assessment/market value ratio as determined by State Board of Equalization.

(2) Land Only and Land & Improvements Only rates are included in special districts and total.

(3) Palo Alto, which does its own assessing, has stated local rate of .80 on an assessment basis of 1.16-1 over County.

(4) Higher rate indicates that city is the County library system.

# SAN MATEO COUNTY TAX RATES IN PRIMARY CODE AREAS
## ADJUSTED TO REFLECT "TRUE" TAX RATES ON ASSESSMENT LEVEL OF 19.2%(1)

| Cities in San Mateo Co. | Total Tax Rate Stated | True | City Stated | True | Schools Stated | True | Spec. Dists. (2) Stated | True | County (5) Stated | True | Less Than Full Application(2) Land Only | Land Imp. |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Brisbane | 7.98 | 1.53 | .50 | .10 | 5.70 | 1.09 | .03 | .01 | 1.75 | .34 | | |
| S S Francisco | 8.01 | 1.54 | 1.14 | .22 | 5.28 | 1.01 | .03 | .01 | 1.57 | .30 | | |
| San Carlos | 8.17 | 1.56 | .96 | .18 | 5.28 | 1.01 | .18 | .03 | 1.75 | .34 | | |
| Burlingame | 8.34 | 1.60 | 1.54 | .30 | 4.84 | .93 | .39 | .07 | 1.57 | .30 | | |
| Colma | 8.44 | 1.62 | -- (3) | .-- | 6.59 | 1.27 | .10 | .02 | 1.75 | .34 | | |
| Hillsborough | 8.48 | 1.63 | 1.08 | .21 | 5.44 | 1.04 | .39 | .07 | 1.57 | .30 | | |
| Millbrae | 8.71 | 1.66 | 1.05 | .20 | 5.52 | 1.06 | .39 | .07 | 1.75 | .34 | | |
| Menlo Park | 8.75 | 1.68 | .87 | .17 | 5.16 | .99 | 1.15 | .22 | 1.57 | .30 | | |
| Woodside | 8.93 | 1.71 | .25 | .05 | 6.74 | 1.29 | .19 | .04 | 1.75 | .34 | | |
| Portola Valley | 8.96 | 1.72 | -- (3) | -- | 6.14 | 1.18 | 1.07 | .21 | 1.75 | .34 | | |
| Redwood City | 9.08 | 1.74 | 2.19 | .42 | 5.13 | .98 | .19 | .04 | 1.57 | .30 | | |
| Atherton | 9.20 | 1.77 | .63 | .12 | 5.13 | .98 | 1.69 | .32 | 1.75 | .34 | | |
| San Mateo | 9.23 | 1.77 | 1.49(4) | .29 | 5.78 | 1.11 | .39 | .07 | 1.57 | .30 | | |
| Belmont | 9.34 | 1.79 | .70 | .13 | 5.75 | 1.10 | 1.14 | .22 | 1.75 | .34 | | |
| San Bruno | 9.80 | 1.88 | 1.30 | .25 | 6.55 | 1.26 | .38 | .07 | 1.57 | .30 | | |
| Daly City | 10.09 | 1.94 | 1.51 | .29 | 6.59 | 1.27 | .44 | .08 | 1.57 | .30 | | .41 |
| Pacifica | 11.06 | 2.12 | 2.10 | .40 | 6.65 | 1.27 | .56 | .11 | 1.75 | .34 | .02 | |
| Half Moon Bay | 11.22 | 2.15 | .95 | .18 | 6.32 | 1.21 | 2.20 | .42 | 1.75 | .34 | | |

(1)  Assessment/market ratio as determined by State Board of Equalization.

(2)  Land Only and Land & Improvements Only - included in totals.

(3)  Colma has no city tax rate and Portola Valley, as a new city, has not yet declared a local rate.

(4)  San Mateo, which does its own assessing, has a stated local rate of .78 on an assessment basis of 1.91-1 over the County.

(5)  Higher rate indicates that city is in County library system.